

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:2812
ANSWERED ON:09.08.2000
SCHEME FOR LOAN TO FARMERS
JASWANT SINGH YADAV

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Government have formulated three point programme for making the farmers self-sufficient;
- (b) if so, the details thereof;
- (c) whether the Government have any scheme to provide loans to farmers to increase the production of foodgrains;
- (d) if so, the details thereof; and
- (e) the extent to which the farmers are likely to be benefited from this scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI SBPBK SATYANARAYANA RAO)

- (a) No Sir.
- (b) Question does not arise.
- (c) & (d) National Bank for Agriculture and Rural Development (NABARD) provides refinance facility to Commercial Banks, Regional Rural Banks and cooperatives for providing loans to the farmers for crop production. Under the existing Crop Loan System of lending to the farmers, loans are provided on the basis of scale of finance for different crops which are fixed after taking into account all the requirements i.e. cost of cultivation, variations in climatic conditions etc. Under the long term financing, the State Cooperative Agriculture and Rural Development Banks are providing finance to the farmers for Land Development, Minor Irrigation, Farm Mechanization etc.
- (e) The Cooperative Credit Institutions are already covering 67% households in the rural area and about 99% villages. The total agricultural credit disbursed by the financial institutions during the year 1998-99 and 1999-2000 was about Rs.36897 crore and Rs.41765 crore respectively.